

THE INSURANCE DEPARTMENT OF THE STATE OF DELAWARE

Statutory Authority: 18 Delaware Code Sections 311

(18 Del. C. § 311, 18 Del. Admin. Code 608)

IN RE: )  
 ) Docket No. 358  
REGULATION 608 )

ORDER

[Regulation 608](#) first became effective on February 1, 1985. Proposed amendments to Regulation 608 were published in the *Delaware Register of Regulations* on February 1, 2007. The public comment period of the proposed amendment remained open until March 5, 2007. Public notice of Proposed Regulation 608 in the *Register of Regulations* and two newspapers of general circulation was in conformity with Delaware law. Written comments were received from one insurance company.

Summary of the Evidence and Information Submitted

This proposed amendment was promulgated to provide easy access for the insured or any claimant for the purpose of contacting an insurer for claim or claim-related service. The proposed amendment requires the providing to the insured of an e-mail address and telephone number for claim purposes.

The public comment received from one insurance company raised a concern that customer service problems would occur in situations where claims are handled by resident licensed agents in local offices.

Findings of Fact

The public interest and that of the insured are best served by providing to the Department of Insurance a telephone number and an e-mail address by and through which any insured or other claimant for benefits could contact the insurer for claims or claim related inquiries.

Although this Regulation will require the submission of a single telephone number and e-mail address to the Department by each affected carrier, it will be the Department's practice with respect to any carrier which certifies that it electronically routes claim-related calls received by Delaware resident agents directly to a central customer response center to direct policyholders of that company to first call resident agents regarding claims in any publication of the information gathered pursuant to this amended Regulation.

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Decision and Order

Based on the provisions of 18 Del. C. §§311 and 2501 et. seq. and the record in this docket, I find that there is substantial evidence in favor of the adoption of this amended regulation to become effective on August 2, 2007.

Text and Citation

The text of the proposed amendments to Regulation 608 last appeared in the *Register of Regulations* Vol. 10, Issue 8, pages 1232-1233, February 1, 2007.

IT IS SO ORDERED this 12<sup>th</sup> day of July, 2007.

A handwritten signature in black ink, appearing to read 'Matthew Denn', is written over a horizontal line.

Matthew Denn  
Insurance Commissioner